

IN RE:
GLORIA JEAN KNAPP

Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:18-11178 TPA

Chapter 13

Related Document No.: 45

ORDER OF COURT

AND NOW, this 15th day of February, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



asg
U.S. BANKRUPTCY JUDGE

In re:
Gloria Jean Knapp
Debtor

Case No. 18-11178-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 15, 2022

Form ID: pdf900

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2022:

Recip ID	Recipient Name and Address
db	+ Gloria Jean Knapp, 4013 Hatch Run Road, Warren, PA 16365-8148
14948363	+ Community Bank Na, 45-49 Court Street, Canton, NY 13617-1179
14954093	+ Community Bank, N.A., PO Box 509, Canton, NY 13617-0509
14948368	+ Donald E Lewis Funeral Home Inc, 304 East Street, Warren, PA 16365-2322
14948369	+ Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
14948370	+ Five Star Bank, 55 North Main Street, Warsaw, NY 14569-1325
14948371	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14982330	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14948375	+ Phillips & Cohen Associates Ltd, 1002 Justison Street, Wilmington, DE 19801-5148
14948377	+ Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
14948379	+ Synchrony Bank / Grossman's Bargain, PO Box 960061, Orlando, FL 32896-0061
14948382	+ Travelers, NBT Insurance Agency LLC, 66 South Broad Street, Norwich, NY 13815-1736
14948383	+ UPMC Community Medicine, 6681 Country Club Drive, Minneapolis, MN 55427-4601
14948385	+ Warren General Hospital, 2 West Crescent Park, Warren, PA 16365-2199

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14948358	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 15 2022 23:38:00	Bayview Financial Loan, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1873
14979305	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 15 2022 23:38:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
14979591	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 15 2022 23:38:00	Citizens Bank NA, One Citizens Bank Way JCA115, Johnston, RI 02919
14948359	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 15 2022 23:38:00	Citizens Bank Na, 480 Jefferson Boulevard, Warwick, RI 02886
14948360	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 15 2022 23:39:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
14948361	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 15 2022 23:39:00	Comenity Bank / Kay's, 3100 Easton Square Plaza, Columbus, OH 43219-6232
14948362	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 15 2022 23:39:00	Comenity Capital Bank / Haband, Po Box 182120, Columbus, OH 43218-2120
14948364	+ Email/Text: BKPT@cfna.com	Feb 15 2022 23:38:00	Credit First NA, 6275 Eastland Road, Brookpark, OH 44142-1399
14948365	Email/Text: mrdiscen@discover.com	Feb 15 2022 23:38:00	Discover Bank, PO Box 30943, Salt Lake City, UT 84130
14948366	Email/Text: mrdiscen@discover.com	Feb 15 2022 23:38:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850

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14953125	Email/Text: mrdiscen@discover.com	Feb 15 2022 23:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14948372	+ Email/Text: BKRMailOPS@weltman.com	Feb 15 2022 23:39:00	Kay Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4600
14948373	+ Email/Text: bankruptcy@nbtbank.com	Feb 15 2022 23:39:00	Nbt Bank Na, 52 South Broad Street, Norwich, NY 13815-1699
14948374	+ Email/Text: BKEBN-Notifications@ocwen.com	Feb 15 2022 23:39:00	Ocwen Loan, 1661 Worthington Road, West Palm Beach, FL 33409-6493
14982084	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2022 23:38:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101
14948376	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2022 23:38:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
14948378	+ Email/Text: bankruptcy@bbandt.com	Feb 15 2022 23:39:00	Sheffield Financial Company, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110
14948380	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 15 2022 23:38:50	The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
14948381	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 15 2022 23:38:29	Tractor Supply, PO Box 9001006, Louisville, KY 40290-1006
14981103	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 15 2022 23:39:00	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
14948384	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 15 2022 23:39:00	Us Bank, Po Box 5227, Cincinnati, OH 45201

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
14948367	##+	Ditech Financial LLC, Po Box 6172, Rapid City, SD 57709-6172

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	

District/off: 0315-1

User: auto

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on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com

Daniel P. Foster

on behalf of Debtor Gloria Jean Knapp dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Maria Miksich

on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 5